UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA Alexandria Division

)
) Case No. 10-20624-BFK)) Chapter 7

OPPOSITION TO MOTION FOR RELIEF FROM THE AUTOMATIC STAY FILED BY SUNTRUST BANK

COMES NOW SHEILA A. REKOW MENKINS, through undersigned counsel, and opposes the Motion for Relief from the Automatic Stay filed by SunTrust Bank as follows:

- Sheila A. Rekow Menkins is the ex-spouse of Debtor. The parties divorced on October 2, 2008 by Final Decree of Divorce, entered by the Rappahannock County (Virginia) Circuit Court.
- 2. Mrs. Menkins is the co-owner of the property at issue, namely the real property known as 64 Gordon Clan Lane, which is her personal residence.

- 3. Mrs. Menkins has been making all of the mortgage payments on the property since before the entry of the Final Decree of Divorce.
- 4. Donald F. King, the Chapter 7 Trustee in this case, has been offering the property for sale, although at the present time there is no current listing agreement for the sale of the property.
- The financial burden of carrying this property has been very difficult for Mrs. Menkins.
- 6. Mrs. Menkins has been in negotiations with the lender, SunTrust Bank, to modify the terms of the note and deed of trust, and was advised by SunTrust Bank to suspend her mortgage payments pending the loan modification process.
- 7. There is substantial equity ion the property which, when sold, will benefit not only Mrs. Menkins, but also the Chapter 7 bankruptcy estate. WHEREFORE, the premises considered, Sheila A. Rekow Menkins respectfully requests that this Court
 - 1. Deny the relief requested and dismiss the Motion for Relief; and
 - 2. Grant her such other and further relief as may be appropriate under the circumstances.

Respectfully submitted:

SHEILA A. REKOW MENKINS By Counsel /s/ Madeline A. Trainor
Madeline A. Trainor, Esq. VSB #18531
CYRON & MILLER LLP
100 North Pitt Street, Suite 200
Alexandria, VA 22314
703-299-0600
703-299-0603 (Fax)
mtrainor@cyronmiller.com
Counsel for Sheila A. Rekow Menkins

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Opposition to Motion for Relief From Stay was served either by electronic notification as permitted by the Standing Orders of this Court, or was sent by first class mail, postage prepaid, this 10th day of November, 2011 to:

Donald F. King, Esquire Odin, Feldman & Pittleman, PLLC Chapter 7 Trustee 9302 Lee Highway, Suite 1100 Fairfax, Virginia 22030

Steven B. Ramsdell, Esquire Tyler, Bartl, Ramsdell & Counts Counsel for Debtor 300 N. Washington Street, Suite 202 Alexandria, Virginia 22314

Melissa M. Watson Goode, Esquire Glasser & Glasser, P.L.C. Crown Center, Suite 600 580 East Main Street Norfolk, Virginia 23510-2212

> <u>/s/ Madeline A. Trainor</u> Madeline A. Trainor